3601

SEP 3 0 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Application | |) | PATENT APPLICATION | |
|---------------------------------------|--------------------|---|--------------------|--------------|
| Inventor(s): | Mark Bunger et al. |) | | |
| | |) | Art Unit: | 3627 |
| Appl. No.: | 09/822,961 |) | Examiner: | Bartuska, F. |
| Filed: | March 30, 2001 |) | Exammer. | , |
| riieu. | Water 50, 2001 |) | | RECEIVED |
| Title: A METHOD, SYSTEM, AND COMPUTER | |) | | OCT 5 2004 |
| READABLE MEDIUM FOR | |) | | |
| FACILITATING A TRANSACTION | |) | | GROUP 3600 |
| BETWEEN A CUSTOMER, A | |) | | |
| MERCHANT AND AN ASSOCIATE | |) | Customer No | o.: 28554 |

CERTIFICATE OF MAILING UNDER 37 C.F.R. § 1.8

I hereby certify that this correspondence is being deposited in the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 27, 2004.

Kirk J. DeNiro, Reg. No. 35,854

___(Attorney Signature)

Signature Date: September 27, 2004

RESPONSE A TO OFFICE ACTION UNDER 37 C.F.R. § 1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This RESPONSE A is in reply to the outstanding Office Action.

AMENDMENTS to the CLAIMS begin on Page 2 of this paper.

REMARKS begin on Page 7 of this paper.

- 1 -

Attorney Docket No.: SFTC-01004US0 sftc/1004/1004.response-001